Case 04-40489 Doc 1 Filed 11/01/04 Entered 11/01/04 16:48:08 Desc Petition (Official Form 1) (12/03) Page 1 of 27

FORM B1 United States Bankruptcy Court Voluntary Petition Northern District of Illinois Name of Joint Debtor (Spouse) (Last, First, Middle): Name of Debtor (if individual, enter Last, First, Middle): Taylor Jr., Aubrey L All Other Names used by the Joint Debtor in the last 6 years All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-0057 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 2121 W. 68th Place Chicago, IL 60636 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Joint Debtor (if different from street address): Mailing Address of Debtor (if different from street address): 6144 S Indiana c/o Margaret Shaw Chicago, IL 60637 Location of Principal Assets of Business Debtor (if different from street address above): Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Chapter or Section of Bankruptcy Code Under Which Type of Debtor (Check all boxes that apply) the Petition is Filed (Check one box) ☐ Railroad Individual(s) ☐ Stockbroker ☐ Chapter 11 Chapter 13 ☐ Corporation ☐ Chapter 7 ☐ Chapter 12 Commodity Broker ☐ Chapter 9 ☐ Partnership ☐ Sec. 304 - Case ancillary to foreign proceeding Clearing Bank Other\_ Nature of Debts (Check one box) Filing Fee (Check one box) Full Filing Fee attached ■ Consumer/Non-Business ☐ Business Filing Fee to be paid in installments (Applicable to individuals only.) Chapter 11 Small Business (Check all boxes that apply) Must attach signed application for the court's consideration Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Irwin L.Zalutsky #3101428i. U.S. Bankruptcy Court Statistical/Administrative Information (Estimates only) Debtor estimates that funds will be available for distribution to unsecured credito Northern District Of Illinois Debtor estimates that, after any exempt property is excluded and administrative  $\epsilon$ Filed: 11/01/2004 will be no funds available for distribution to unsecured creditors. Time: 16:49:21 Debtor: AUBREY L TAYLOR Estimated Number of Creditors 200-999 1-15 16-49 50-99 100-199 Case: 04-40489 Fee: 194 Chapter: 13 Rec. # : 3109052 Estimated Assets Judge: Susan Pierson Sonderby \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,001 to 341 mtg: 11/29/2004 @ 02:00PM \$10 million \$50,000 \$50 million \$100,000 \$500,000 \$1 million ConfHrg: 12/16/2004 @ 10:30AM Jatee: TOM :VAUGHN Estimated Debts \$1,000,001 to \$10,000,001 to \$50,001 to \$100,001 to \$500,001 to \$50. \$0 to \$100 \$50 million \$50,000 \$100,000 \$500,000 \$1 million \$10 million 

Ottober 1 of the 1 / (12) of )	Entered 11/01/04 16:48:08	
Voluntary Petition Page	Mame of Debtor(s):	FORM B1, Page 2
(This page must be completed and filed in every case)	Taylor Jr., Aubrey	
Prior Bankruptcy Case Filed Within Last 6	Years (If more than one, attach addit	•
Location	Case Number:	Date Filed:
Where Filed: - None -		
Pending Bankruptcy Case Filed by any Spouse, Partner, or		
Name of Debtor: · None -	Case Number:	Date Filed:
District:	Relationship:	Judge:
	atures	1 1 1 1 1 A
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this		hibit A ed to file periodic reports (e.g., forms
petition is true and correct.	10K and 10Q) with the Securities at	nd Exchange Commission pursuant to
If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	J 6-41-i4i4i
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under	☐ Exhibit A is attached and made	
chapter 7.		hibit B f debtor is an individual
I request relief in accordance with the chapter of title 11, United States	whose debts are pr	marily consumer debts)
Code, specified in this petition.	I, the attorney for the petitioner part	ed in the foregoing petition, declare
( Limes (OU)	that I have informed the petitioner that	hat [he or she] may proceed under
Signature of Debtor Aubrey Taylor J.	chapter 7, 11, 12, or 13 of title 11, 1 explained the relief available under	each such chapter.
	X	October 29, 2004
X Signature of Joint Debtor	Stopethie of Attorney for Debto	
Signature of Joint Deoloi	Irwin L.Zalutsky #3101428/	
Talankara Nambar (If not represented by ottornay)		hibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have posses a threat of imminent and identifiable	sion of any property that poses
October 29, 2004	safety?	e narm to public health of
Date	•	and made a part of this petition.
Signature of Attorney	■ No	-
X	Signature of Non-At	torney Petition Preparer
Signature of Attorney for Debtor(s)		ion preparer as defined in 11 U.S.C.
Irwin L.Zakitsky #3101428	§ 110, that I prepared this document	t for compensation, and that I have
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of t	his document.
Zal <del>d</del> tsky & Pinski, Ltd.		
Firm Name 20 North Clark St.	Printed Name of Bankruptcy Pe	etition Preparer
Suite 600		
Chicago, IL 60602	Social Security Number (Requi	red by 11 U.S.C.§ 110(c).)
Address		
(312) 782-9792		
Telephone Number	Address	
October 29, 2004	Names and Social Security num	bers of all other individuals who
Date	prepared or assisted in preparin	g this document:
Signature of Debtor (Corporation/Partnership)	1	_
I declare under penalty of perjury that the information provided in this	İ	
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.		
The debtor requests relief in accordance with the chapter of title 11,		ed this document, attach additional
United States Code, specified in this petition.	sheets conforming to the approp	oriate official form for each person.
X	X Signature of Bankruptcy Petition	
X	Signature of Bankruptcy Petitio	n Preparer
Printed Name of Authorized Individual	Date	
	A bankruptcy petition preparer	s failure to comply with the
Title of Authorized Individual	provisions of title 11 and the Fe	deral Rules of Bankruptcy
	Procedure may result in fines of U.S.C. § 110; 18 U.S.C. § 156.	
Date	0.5.C. g 110, 16 0.5.C. g 130.	

:1

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## United States Bankruptcy Court Northern District of Illinois

In re	Aubrey Taylor Jr.		Case No.	
		Debtor	Chanter	13

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	13,650.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		14,996.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		8,775.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,768.34
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,380.00
Total Number of Sheets of ALL S	Schedules	13			
	т	otal Assets	13,650.00		
			Total Liabilities	23,771.00	

# • Case 04-40489 Doc 1 Filed 11/01/04 Entered 11/01/04 16:48:08 Desc Petition Page 4 of 27

in re	Aubrey Taylor Jr.	**			Case No.	
_			Debtor			
	SC	HED	ULE A. REAL PR	OPERTY		
nant, o lebtor' led "H Do i ses. If ai ns to l	ept as directed below, list all real property community property, or in which the debto is own benefit. If the debtor is married, stat fusband, Wife, Joint, or Community." If the not include interests in executory contracts in entity claims to have a lien or hold a sec hold a secured interest in the property, write the debtor is an individual or if a joint petitic s Exempt.	r has a le whether debtor hand uner cured into ite "None	life estate. Include any proper husband, wife, or both ownolds no interest in real proper prize leases on this schedulerest in any property, state "In the column labeled".	erty in which to on the property perty, write "No le. List them in the amount of Amount of Secu	he debtor holds rights and po by placing an "H," "W," "J," ne" under "Description and L Schedule G - Executory Con the secured claim. (See Sche ired Claim."	owers exercisable or "C" in the conception of Proputracts and Unex
	Description and Location of Property	e.	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Clai
	None					
		er.		-		

Sub-Total > 0.00 (Total of this page)

Total > 0.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

## Case 04-40489 Doc 1 Filed 11/01/04 Entered 11/01/04 16:48:08 Desc Petition Page 5 of 27

In re	Aubrey Taylor Jr.		Case No.	
		Debtor		

### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Northern Tr	ust	-	950.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x			
4.	Household goods and furnishings, including audio, video, and computer equipment.	2 Rooms of	f Furniture	•	200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			·
5.	Wearing apparel.	X			
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			,

Sub-Total >	1,150.00
(Total of this page)	

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

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In re	Aubrey Taylor Jr.		Debtor	Case No.	
		SCHED	OULE B. PERSONAL PROPE (Continuation Sheet)	ERTY	
	Type of Property	N O N E	Description and Location of Proper	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
_	nnuities. Itemize and name each	Х			
otł	terests in IRA, ERISA, Keogh, or ther pension or profit sharing ans. Itemize.	×			
an	ock and interests in incorporated dunincorporated businesses. mize.	X			
	terests in partnerships or joint ntures. Itemize.	X	·		
an	overnment and corporate bonds d other negotiable and nnegotiable instruments.	X			
15. Ac	counts receivable.	X			
pro de	imony, maintenance, support, and operty settlements to which the btor is or may be entitled. Give rticulars.	X			
inc	her liquidated debts owing debtor cluding tax refunds. Give rticulars.	<b>X</b>			
est ex de	puitable or future interests, life tates, and rights or powers ercisable for the benefit of the btor other than those listed in whedule of Real Property.	X			
int de	ontingent and noncontingent terests in estate of a decedent, ath benefit plan, life insurance licy, or trust.	X			
				Sub-Tot:	al > 0.00

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Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

## Case 04-40489 Doc 1 Filed 11/01/04 Entered 11/01/04 16:48:08 Desc Petition Page 7 of 27

In re	Aubrey Taylor Jr.	Case No.	
•		Debtor	

## SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and	1998 (	Buick Riviera	-	12,000.00
	other vehicles and accessories.	1987	Cheverolet Caprice	-	500.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X	Account of the state of the sta		
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total > (Total of this page)

12,500.00

Total >

13,650.00

(

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

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In re	Aubrey Taylor Jr.		Case No.
		Debtor	

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest

is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cer Northern Trust	rtificates of <u>Deposit</u> 735 ILCS 5/12-1001(b)	950.00	950.00
Household Goods and Furnishings 2 Rooms of Furniture	735 ILCS 5/12-1001(b)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 1987 Cheverolet Caprice	735 ILCS 5/12-1001(b)	500.00	500.00

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Form B6D (12/03)

In re	Aubrey Taylor Jr.		Case No.	
•		Debtor		

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no credit					Let	u Lo	AMOUNTEON	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HW J C	NATURE ( DESCRIPTION AN	WAS INCURRED, OF LIEN, AND ND MARKET VALUE ROPERTY T TO LIEN	COZH_ZGWZH	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECUREI PORTION IF ANY
Account No.			Automobile		ᠯ	Ĕ		
Ford Motor Credit Company Central Bankruptcy Dept. P.O. Box 537901 Livonia, MI 48153-7901		-	1998 Buick Riviera					
	•		Value \$	12,000.00	Ш	$\perp$	14,996.00	2,996.0
Account No.			Value \$					
Account No.								
			Value \$		Ц	_		
Account No.								
			Value \$			$oldsymbol{ol}}}}}}}}}}}}}}}}}}}}}$		
0 continuation sheets attached				(Total of t	ubto nis p		14,996.00	
			T)	Report on Summary of So		otal ules)	14,996.00	

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Form B6E (04/04)

In re	Aubrey Taylor Jr.		Case No.	
-	_	Debtor	•	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

"Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5). Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6). Alimony, Maintenance, or Support Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7). ☐ Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

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Form B6I (12/03)

n re	Aubrey Taylor Jr.	Case No.	
		Debtor	

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	HL	sband, Wife, Joint, or Community		č	Ų	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED A CONSIDERATION FOR CLAIM. IF CI IS SUBJECT TO SETOFF, SO STA	LAIM	COZTIZGEZT	UZL-QU-DAFED	-00-DF-WD	AMOUNT OF CLAIM
Account No.			Credit Card Purchases		Ť	T E D		
Capital One Bankruptcy Department P.O. Box 85667 Richmond, VA 23285		-						1,769.00
Account No. xxxxxx0981	╅	t	Credit Card Purchases		┢	-		
Carson Pirie Scott Corporate Credit Facility 140 Industrial Drive Elmhurst, IL 60126		-						502.00
Account No. xxxx-xxxx-xxxx-3110	1		Credit Card Purchases					
Providian Bank P.O. Box 9007 Pleasanton, CA 94566		-						5,770.00
Account No. xxxxxxxx8810	1		Credit Card Purchases					
Retailers National BankFields 700 on the Mall Minneapolis, MN 55402		-					:	216.00
1 continuation sheets attached		<u> </u>	(	S Total of th		tota pag		8,257.00

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Form B6F - Cont. (12/03)

în re	Aubrey Taylor Jr.		Case No.	
•		Debtor		

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	T.	_		10	111	Ī'n	<u> </u>
CREDITOR'S NAME,	CODEBTOR	Hu	sband, Wife, Joint, or Community	١ŏ	Ň	ľ	}
CREDITOR'S NAME, AND MAILING ADDRESS	P	н	DATE CLAIM WAS INCURRED AND	N T	ŀ	SP	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	₽	W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1	R	ļŸ	AMOUNT OF CLAIM
AND ACCOUNT NUMBER	ò	C	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AMOUNT OF CLAIM
(See instructions.)	R	ľ		Į,	Ā	۱۳	
Account No. xxxx7102	Г		Service	COZTLZGEZT	Ę		
	1			$\vdash$	۳	┝	4
Sprint PCS	ı	1	İ	1			
P.O. Box 219718		-		1			
Kansas City, MO 64121	l			1		l	
		ļ		1		l	540.00
				1		l	518.00
Account No.		T			Γ	Π	
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					L	L	
Sheet no. 1 of 1 sheets attached to Schedule of				Sub	tota	ıl	518.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	\$10.00
					ota		
			(Report on Summary of S				8,775.00
			(Report on Summary of S	-HIC(	*MTI	ردب	<u> </u>

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In re	Aubrey Taylor Jr.	Case No.
		Debtor
	SCHEDULE G. EXECUTOR	Y CONTRACTS AND UNEXPIRED LEASES
	Describe all executory contracts of any nature and all uses the state nature of debtor's interest in contract, i.e., "Purchas Provide the names and complete mailing addresses of a	nnexpired leases of real or personal property. Include any timeshare interests.  aser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.  all other parties to each lease or contract described.
	NOTE: A party listed on this schedule will not receiv schedule of creditors.	e notice of the filing of this case unless the party is also scheduled in the appropriate
	Check this box if debtor has no executory contracts	or unexpired leases.
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest.  State whether lease is for nonresidential real property.  State contract number of any government contract.

<sup>0</sup> continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Aubrey Taylor Jr.	Case No.
-	**************************************	Debtor
	SCHEDU	ULE H. CODEBTORS
debtor report imme	r in the schedules of creditors. Include all guarantors and of the name and address of the nondebtor spouse on the diately preceding the commencement of this case.	or entity, other than a spouse in a joint case, that is also liable on any debts listed by co-signers. In community property states, a married debtor not filing a joint case should its schedule. Include all names used by the nondebtor spouse during the six years
■ C	heck this box if debtor has no codebtors.	
	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

<sup>0</sup> continuation sheets attached to Schedule of Codebtors

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Form B6I (12/03)

In re	Aubrey Taylor Jr.	Case No.	
		Debtor	

## SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

	on is filed, unless the spouses are separated and a joint petition				
Debtor's Marital Status:	DEPENDENTS OF DEBT	OR AND	SPOUSE		
	RELATIONSHIP None.	AGE	3	•	
Single					
-					
EMPLOYMENT:	DEBTOR		SPOUS	Ē	
	ku Cap				·
<u> </u>	ospect Airport Service				
	Years				
<u> </u>	001 S. icero				
Ct	nicago, IL				
DICOME. (Estimate of	average monthly income)		DEBTOR		SPOUSE
	average monthly income;  ages, salary, and commissions (pro rate if not paid monthly)	<b>S</b>	541.67	\$	N/A
	me	, <u> </u>	0.00	<u> </u>	N/A
•		<u> </u>	541.67	<u> </u>	N/A
LESS PAYROLL DE		L.*=	011.07		
	ocial security	2	173.33	\$	N/A
	ocial security	<u> </u>	0.00	<u> </u>	N/A
		<u> </u>	0.00	<u> </u>	N/A
		<u> </u>	0.00	<u>\$</u>	N/A
u. Other (Speeny)		š <u> </u>	0.00	<u>\$</u>	N/A
SUBTOTAL OF PAY	ROLL DEDUCTIONS	\$	173.33	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	368,34	\$	N/A
	ration of business or profession or farm (attach detailed				
		<u>\$</u>	0.00	\$	N/A
· · · · · · · · · · · · · · · · · · ·	/	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
	support payments payable to the debtor for the debtor's used above	• \$	0.00	s	N/A
Social security or other go	in an in the little in the lit	<u> </u>	<u> </u>	<b>-</b>	
(0:0)	overmient assistance	\$	0.00	\$	N/A
(Upuv.1))		<u>\$</u>	0.00	\$	N/A
Pension or retirement inco	ome	\$	0.00	\$	N/A
Other monthly income		_			
(Specify) Tips		<u>\$</u>	1,400.00	<b>ž</b> —	N/A
		\$	0.00	<u> </u>	N/A
TOTAL MONTHLY INC		\$	1,768.34		N/A
TOTAL COMBINED MO	ONTHLY INCOME \$ 1,768.34	(F	Report also on Sur	nmary	of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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re	Aubrey Taylor Jr.				Case No	)	
			D	ebtor	<b>-</b> )		
	SCHEDULE J. CUI	RENT E	XPENDIT	URES OF	INDIVIDUA	T DEBLO	R(S)
	nplete this schedule by estimati -weekly, quarterly, semi-annual				lebtor and the deb	tor's family. P	o rate any payr
] Che	eck this box if a joint petition is enditures labeled "Spouse."				separate househole	l. Complete a	separate schedu
•	r home mortgage payment (incl	ude lot rente	d for mobile h	nome)		\$	500.00
	Il estate taxes included?		No				
-	erty insurance included?						
Utilitie	s: Electricity and heating fuel					\$	0.00
	Water and sewer						
	Telephone					\$	100.00
	Other						
Iome 1	maintenance (repairs and upkee						
ood						\$	200.00
lothin	ıg					\$	85.00
	y and dry cleaning						
	l and dental expenses						
	ortation (not including car payr						
	ion, clubs and entertainment, n						
harita	ble contributions					\$	0.00
nsuran	ce (not deducted from wages o	r included in	home mortga	ge payments)			
	Homeowner's or renter's					\$	0.00_
	Life					-	0.00 0.00
	Health						200.00
	Other					<b>S</b>	
`axes (	not deducted from wages or in (Specify)	cluded in hor	ne mortgage p	ayments)		\$	0.00
nstalln	nent payments: (In chapter 12 a	ind 13 cases,	do not list pa	yments to be	included in the pl	an.)	
	Auto					\$	0.00
	Other		1 8 4			\$	0.00
	Other		11 32		:::	::::: <b>š</b> —	
limon	y, maintenance, and support pa	id to others			•••	\$	0.00
avmer	nts for support of additional de	nendents not	living at your	home		s	0.00
eoulai	r expenses from operation of by	usiness profe	ssion or farm	(attach detai)	ed statement)	<u>s</u>	0.00
ther	·		4 ( ) ( )	-	•••	s	0.00
OTAI	MONTHLY EXPENSES (Re	port also on §	Summary of S	chedules)		<b>s</b>	
			Tropie	,		<u>.                                      </u>	
	HAPTER 12 AND 13 DEBTOR		1				
	the information requested below		whether plan p	payments are	to be made bi-wee	kly, monthly,	annually, or at
	gular interval.						
	al projected monthly income						
	al projected monthly expenses						
	ess income (A minus B)						<del></del>
D. Tota	al amount to be paid into plan	each <u>Mont</u>	hly		\$_	380	.00

(interval)

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## United States Bankruptcy Court Northern District of Illinois

In re	Aubrey Taylor Jr.	*	Debtor(s)	Case No. Chapter	13
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## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of <a href="https://doi.org/10.1001/japace.new.org/">https://doi.org/10.1001/japace.new.org/<a href="https://doi.org///doi.org/10.1001/japace.new.org/">https://doi.org//doi.org///doi.org//doi.org///doi.org//doi.org//doi.org//doi.org//doi.org//doi.org//doi.

Date October 29, 2004

Signature
Aubrey Taylor or
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

## United States Bankruptcy Court Northern District of Illinois

In re	Aubrey Taylor Jr.		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

## 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$3,000.00	SOURCE (if more than one) Year to Datge			
\$9,000.00	2003			
\$70,000.00	2002			

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL OWING

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

**DESCRIPTION AND VALUE OF PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN

OF COURT CASE TITLE & NUMBER

DATE OF

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Zalutsky & Pinski, Ltd. 20 North Clark St. Suite 600 Chicago, IL 60602 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$2200.00

#### 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

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#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY** 

LOCATION OF PROPERTY

## 15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

NOTICE

**GOVERNMENTAL UNIT** 

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

**TAXPAYER** 

I.D. NO. (EIN)

**ADDRESS** 

NATURE OF BUSINESS

**BEGINNING AND ENDING** 

DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Spiritalities

Date October 29, 2004

Aubrey Taylor Jr

years, or both, 18 U.S.C. §§ 152 and 3571

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to

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## United States Bankruptcy Court Northern District of Illinois

T	e Aubrey L Tay	a- I-			 C.	se No.		
In r	e Aubrey Lilay	OI JI.	·	Debtor(s)		apter	13	
	DİS	SCL	OSURE OF COMPENS	SATION OF ATTO	RNEY FO	R DE	EBTOR(S)	
1.	compensation paid	to me	§ 329(a) and Bankruptcy Rule within one year before the filing the debtor(s) in contemplation of the debtor(	of the petition in bankrupte	cy, or agreed t	o be pai	d to me, for services rea	or and that ndered or to
	For legal servi	ces, I	have agreed to accept	***************************************	<b>\$</b> _		2,700.00	
	Prior to the fili	ng of	this statement I have received		\$ _		156.00	
	Balance Due				\$ <u>_</u>		2,544.00	
2.	\$194.00_ of th	e filin	g fee has been paid.					
3.	The source of the co	mpen	sation paid to me was:					
	Debtor		Other (specify):					
4.	The source of comp	ensati	on to be paid to me is:					
	■ Debtor		Other (specify):					
5.	■ I have not agree	d to si	hare the above-disclosed compens	sation with any other person	n unless they a	re mem	bers and associates of m	ıy law firm.
	copy of the agree  In return for the abo  a. Analysis of the co  b. Preparation and c. Representation of d. [Other provision  Negotiation  agreement  of liens or	ve-dis lebtor filing f the os as no ns wi ts an hous	ith secured creditors to reduce d applications as needed; prej sehold goods. el may be employed under firm	s of the people sharing in the relegal service for all aspect and advice to the debtor in detent of affairs and plan which and confirmation hearing, at the tomarket value; exemple paration and filing of most supervision, and paid by	te compensation to of the banks termining when the may be requand any adjournation planning tions pursuary our firm.	on is atta ruptcy c ether to uired; med hea g; prepa	ached.  ase, including: file a petition in bankru  rings thereof;  aration and filing of re-	ptcy; affirmation
7.	Represen	tation	btor(s), the above-disclosed fee do of the debtors in any discha proceeding.			ances,	relief from stay action	ens or any
				CERTIFICATION				
	pankruptcy proceeding		g is a complete statement of any	Irwin L. Zalutsky	3X91428 (	o me for	representation of the d	ebtor(s) in
				Zalutsky & Pinski 20 North Clark St Suite 600 Chicago, IL 6060		_		
				(312) 782-9792	<del>-</del>			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

## Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

#### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.	October 29, 2004	
10 chiot e Signature	Date	Case Number

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# United States Bankruptcy Court Northern District of Illinois

				United States Bankruptcy Cou Northern District of Illinois	rt		
15. 3	In re	Aubrey Taylor Jr.	; .	·	_ Case No.		
				Debtor(s)	Chapter	13	

## **VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: October 29, 2004

· Marie

Capital One Bankruptcy Department P.O. Box 85667 Richmond, VA 23285

Carson Pirie Scott
Acct # xxxxxx0981
Corporate Credit Facility
140 Industrial Drive
Elmhurst, IL 60126

Ford Motor Credit Company Central Bankruptcy Dept. P.O. Box 537901 Livonia, MI 48153-7901

Providian Bank
Acct # xxxx-xxxx-xxxx-3110
P.O. Box 9007
Pleasanton, CA 94566

Retailers National Bank--Fields Acct # xxxxxxx8810 700 on the Mall Minneapolis, MN 55402

Sprint PCS Acct # xxxx7102 P.O. Box 219718 Kansas City, MO 64121